

## **Legal Issues Frequently Encountered by Disaster Victims**

- I. Disaster Relief (Federal Emergency Management Agency and Small Business Administration low-interest loans for individuals)
  - a. Denial of benefits
  - b. Dissatisfaction with amount of benefits received
- II. Consumer
  - a. Price gouging
  - b. Insurance
    - i. Denial of claims
    - ii. Dissatisfaction with amount to be paid on claim
    - iii. Dissatisfaction with way in which claim was handled
  - c. Contractors who perform shoddy repair work or who fail to make repairs
  - d. Debtor relief/Bankruptcy
- III. Housing
  - a. Homeowners
    - i. Foreclosure issues
    - ii. Chapter 13 Bankruptcy
    - iii. Problems with homeowners insurance company claims
  - b. Leaseholders
    - i. Landlord's right to terminate lease
    - ii. Tenant's right to terminate lease
    - iii. Evictions, incl. for non-payment of rent
    - iv. Lockouts, access to personal property
    - v. Utility shutoffs
    - vi. Procedures for requesting repairs and when rent can be withheld
    - vii. Liability for damage to personal property within rental unit
    - viii. Return of security deposits
    - ix. Displaced public housing participants
    - x. Portability for Section 8 voucher participants
- IV. Public Benefits
  - a. Food Stamps (expedited)
    - i. Denial of new applications
    - ii. Problems receiving benefits if displaced
  - b. TANF
    - i. Denial of new applications
    - ii. Problems receiving benefits if displaced
  - c. Medicaid
    - i. Denial of new applications
    - ii. Problems receiving benefits if displaced
  - d. Social Security benefits, SSI
    - i. Denial of new applications
    - ii. Problems receiving benefits if displaced
- V. Education
  - a. Access to public education while displaced
- VI. Wills/Estates
  - a. Powers of Attorney
  - b. Guardianships
  - c. Preparation of estate planning documents
- VII. Family

- a. Powers of Attorney
  - b. Emergency conservatorships (custody)
  - c. Domestic violence – protective orders
- VIII. Immigration
  - a. Replacing documents related to immigration status
- IX. Tax Issues
  - a. Applying for disaster tax relief
- X. Unemployment
  - a. Denial of disaster unemployment assistance
- XI. Civil Rights Violations
- XII. Miscellaneous
  - a. Pending cases in other states from which clients have been displaced.